

Attorney's Docket No. 60709-00009

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: METHODS AND SYSTEMS FOR A RE-MARKETING MODEL FOR LOANS. The specification of which

invention entitled: MET	HODS AND	SYSTEMS FOR A RE-MARI	CETING MODEL FOR LOAD	NS, the specification of which:
(check one)	[✓]	is attached hereto		
	[]	was filed on and was amended on _	as Application Serial	No,
I hereby state that I h claims, as amended by	ave reviewe any amendn	ed and understand the connent referred to above.	ntents of the above ident	ified specification, including the
I acknowledge the duty with Title 37, Code of F	to disclose ederal Regu	e information which is mat lations §1.56(a).	erial to the examination of	of this application in accordance
and, insofar as the sub application in the manne to disclose material info	ject matter er provided l ormation as	of each of the claims of the the claims of t	this application is not disc tle 35, United States Code of Federal Regulations, §	States application(s) listed below closed in the prior United States a, §112. I acknowledge the duty 1.56(a) which occurred between this application:
Application Serial No.		Filing Date		ented, pending, abandoned)
I hereby claim the benef below:	it under Titl	e 35, United States Code §	119(e) of any United State	s provisional application(s) listed
Application Serial No. 60/173,900		Filing Date December 29, 1999	ni	dditional provisional application umbers are listed on a applemental riority sheet attached hereto.
POWER OF ATTORNE this application and tra registration number)	Y: As a nam ansact all bu	ed inventor, I hereby appoi siness in the Patent and Tr	nt the following attorney(s ademark Office connected	s) and/or agent(s) to prosecute therewith. (list name and
Reg. No. 42,180; Alan L. Cassel, Re Reg. No. 45,112;	Gordon F eg. No. 35 Donald R II, Reg. N	i,842; Stephen R. Coo . Holland, Reg. No. 3! o. 45,548 all of Arms	o. 28,667; Bruce T. A oper, Reg. No. 42,43 5,197; Natu J. Patel,	16; Michael Tersillo, Atkins, Reg. No. 43,476, 7; Robert E. Slenker, Reg. No. 39,559 and Metropolitan Square,
Send Correspondence	to:			Direct Telephone Calls To:
John S. Beulick Armstrong Teasda One Metropolitan St. Louis, MO 631	Square, S	uite 2600		John S. Beulick 314/621-5070



Post Office Address: ____

DECLARATION AND POWER OF ATTORNEY

Attorney's Docket No.

60709-00009

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application and any patent issued thereon.

SOLE OR FIRST INVENTOR: Full Name: Starkman C. Hartley Signature: ___ Date: Residence:Bangkok, Thailand Citizenship: Post Office Address: : _____ SECOND JOINT INVENTOR, IF ANY: Full Name: _____ Signature: Date: Residence:____ Citizenship: Post Office Address: THIRD INVENTOR, IF ANY: Full Name: ____ Signature: Date: Residence: Citizenship: